2001 Open Enrollment for 2002

Part-Time Local 587 Plan 1 Guide

This guide explains Plan 1 benefits (following the layout of your open enrollment form), what's changing in 2002 and the changes you can make to your coverage. It also lists who to contact if you have any questions in the Resource Directory on the last two pages.

What's changing in 2002

In 2002 there are three changes to medical plans in 2002:

- For all medical plans, the chemical dependency treatment maximum increases from \$10,326 to \$10,680 in any consecutive 24 months
- For the PacifiCare Choice and HMO plans, there is a \$50 copay for smoking cessation
- For the VM/GH Alliant plan, the copay for an emergency room visit changes from \$50 (waived if admitted) to \$75 for a network facility (waived if admitted); \$125 for a non-network facility.

If you decide to ...

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•	Add or drop family members from coverage	8
•	Drop basic life insurance	8
•	Pay Plan 1 premiums before-tax (You must return form to continue in 2002!)	9
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Mark and return your open enrollment form by Friday, November 2 to:

Benefits & Well-Being Yesler Building YES-HR-0500 400 Yesler Way Seattle WA 98104-2683

Changes and FSA enrollment become effective January 1, with the exception of dropped family members (determined by qualifying event date) and updated insurance beneficiaries (change is immediate). If you change medical plans and:

- Don't receive your new medical card by the end of December, contact your new plan.
- Can't get a new plan booklet on the Web, circle the plan on your form and a booklet will be mailed to you.

This quide is not a complete description of each plan. More details about each benefit are in your plan booklets, available at www.metrokc.gov/ ohrm/ benefits or in alternate formats from Benefits & Well-Being, Although we've made every effort to ensure this quide is accurate, provisions of the official plan documents and contracts will govern in the case of any discrepancy. As explained in the plan booklets, the benefit program is subject to review and may be modified or terminated at any time for any reason. This guide does not create a contract of employment between King County and any employee.



■ Medical

Do you want to change medical coverage -- add or drop it, change plans or covered family members?

You have five options for medical coverage. The option you select is the option your family members receive.

Generally, the plans on the left in the following tables offer a greater selection of covered providers but lower benefit levels. Plans on the right offer higher benefit levels but less selection of covered providers.

Plan Feature	KingCare (Aetna/Ethix) Basic Plan	KingCare (Aetna/Ethix) Preferred Plan	PacifiCare Choice Plan	PacifiCare HMO	VM/GH Alliant Plan
Provider choice	Your choice of providers; you receive higher coverage when you see network providers	Your choice of providers; you receive higher coverage when you see network providers	Your choice of providers; you receive higher coverage when your PCP* coordinates or provides your care	Your PCP* coordinates or provides all of your care	Your PCP* coordinates or provides all of your care
Annual deductible	\$250/person; \$750/family	\$50/person; \$150/family	None	None	None
Annual out- of-pocket maximum/ person	\$800 network; \$1,600 non-network	\$400 network; \$1,200 non-network	\$0 network; \$1,600 non-network	\$0 network; no coverage non- network	\$1,000 network; no coverage non- network
Lifetime maximum	\$2,000,000	\$2,000,000	\$2,000,000	No limit	No limit
Alternative care	80% network; 60% non-network	90% network; 70% non-network	100% after \$10 copay/visit PCP- directed*; 100%, after \$20 copay/visit self-directed	100% after \$10 copay/visit PCP- directed*; 100%, after \$20 copay/visit self-directed	100% after \$10 copay/visit for specific services; PCP referral required
Chemical dependency treatment	80% network; 60% non-network; \$10,680 max/24 mos	100% network; 70% non-network; \$10,680 max/24 mos	100% Behavioral Health-directed; 60% self-directed; \$10,680 max/24 mos	100% (Behavioral Health must refer); \$10,680 max/24 mos	100% for inpatient; 100% after \$10 copay/visit for outpatient; \$10,680 max/24 mos
Chiropractic care (as with most other benefits, must be medically necessary)	80% network; 60% non-network; up to 33 visits/yr; limited to diagnosis and treatment of musculoskeletal disorders	90% network; 70% non-network; up to 33 visits/yr; limited to diagnosis and treatment of musculoskeletal disorders	100% after \$10 copay/visit PCP- referred; 100% after \$20 copay/visit self- directed network or non-network; up to 33 self-directed visits/yr	100% after \$10 copay/visit; must use network provider	100% after \$10 copay/visit; must use network provider

^{*} PCP means your primary care physician.

Plan Feature	KingCare (Aetna/Ethix) Basic Plan	KingCare (Aetna/Ethix) Preferred Plan	PacifiCare Choice Plan	PacifiCare HMO	VM/GH Alliant Plan
Circum- cision	80% network; 60% non-network	90% network; 70% non-network	100% PCP- directed; 60% self- directed	100%	100%
Durable medical and diabetic equipment (prior approval required)	80%	80%	80% PCP-directed; 50% self-directed	100%	80%
Emergency care (in an emergency room)	80% after \$50 copay/visit (waived if admitted)	90% after \$50 copay/visit (waived if admitted)	100% after \$50 copay/visit (waived if admitted)	100% after \$50 copay/visit (waived if admitted)	100% after \$75 copay/visit at a network facility (waived if admitted); \$125 copay/visit at a non-network facility
Emergency care while traveling	Emergency care is covered at network levels whether you see a network or non-network provider	Emergency care is covered at network levels whether you see a network or non-network provider	Emergency care is covered at network levels whether you see a network or non-network provider	Emergency care is covered at network levels whether you see a network or non-network provider	Emergency care is covered at network levels whether you see a network or non-network provider
Hospital care	80% network; 60% non-network	90% network; 70% non-network	100% PCP- directed; 60% self- directed	100%	100%
Infertility	80% network; 60% non-network; limited to specific services and \$25,000 lifetime max	90% network; 70% non-network; limited to specific services and \$25,000 lifetime max	Not covered	Not covered	Not covered
Lab, x-rays and other diagnostic testing	80% network; 60% non-network	90% network; 70% non-network	100%	100%	100%
Massage therapy (as with most other benefits, must be medically necessary)	80% network; 60% non-network; physician prescribed only (after 20 visits Aetna reviews)	90% network; 70% non-network; physician prescribed only (after 20 visits Aetna reviews)	100% after \$10 copay/visit network; 100% after \$20 copay/visit non- network; PCP referral required	100% after \$10 copay/visit; PCP referral required; must use network provider	100% after \$10 copay/visit; PCP referral required; must use network provider

Plan Feature	KingCare (Aetna/Ethix) Basic Plan	KingCare (Aetna/Ethix) Preferred Plan	PacifiCare Choice Plan	PacifiCare HMO	VM/GH Alliant Plan
Mental health care – inpatient	80% network; 60% non-network; up to 30 days/yr	90% network; 70% non-network; up to 30 days/yr	100% (Behavioral Health must refer); 60% self-directed; up to 30 days/yr	100% up to 30 days/yr (Behavioral Health must refer)	80% up to 12 days/yr
Mental health care – outpatient	50% up to 52 visits/yr (when deemed appropriate, unused visits may be traded for unused inpatient days)	50% up to 52 visits/yr (when deemed appropriate, unused visits may be traded for unused inpatient days)	50% up to 52 visits/yr (Behavioral Health must refer); 50% up to 9 visits/yr self-directed	100% after \$10 copay/visit, up to 30 visits/yr (Behavioral Health must refer)	100% after \$20 copay/individual, family or couple for each visit and \$10 copay/group session (up to 20 visits/yr)
Out-of-area coverage for your children away at school	Same benefits you receive at home, through Aetna's national provider network	Same benefits you receive at home, through Aetna's national provider network	Outside PacifiCare's service area benefits are slightly different; for example, most services are covered at 80%	Outside PacifiCare's service area benefits are slightly different; for example, most services are covered at 80%	In E and SW WA and N OR care is available through associated HMOs; in all other areas only emergency care is covered
Physician and other medical and surgical services**	80% network; 60% non-network	90% network; 70% non-network	100% after \$10 copay/visit PCP- directed; 100% after \$20 copay/visit self- directed	100% after \$10 copay/visit	100% after \$10 copay/visit
Prescription drugs – network (must use participating pharmacies)	100% after \$5 copay generic/30- day supply; \$10 copay brand name/30-day supply	100% after \$5 copay generic/30- day supply; \$10 copay brand name/30-day supply	100% after \$5 copay generic/30- day supply; \$10 copay brand name/30-day supply	100% after \$5 copay generic/30- day supply; \$10 copay brand name/30-day supply	100% after \$5 copay generic/30- day supply; \$10 copay brand name/30-day supply
Prescription drugs – mail order	100% after \$10 copay/100-day supply	100% after \$10 copay/100-day supply	100% after \$10 copay/90-day supply	100% after \$10 copay/90-day supply	100% after \$5 copay generic or \$10 copay brand name; 30-day supply
Preventive care (such as routine exams and immunizations)	100% network; 60% non-network	100% network; 70% non-network	100% after \$10 copay/visit PCP- directed; not covered self- directed	100% after \$10 copay/visit	100%

^{**} Your plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from mastectomy (including lymphedema). Call the medical plan for more information.

Plan Feature	KingCare (Aetna/Ethix) Basic Plan	KingCare (Aetna/Ethix) Preferred Plan	PacifiCare Choice Plan	PacifiCare HMO	VM/GH Alliant Plan
Skilled nursing facility	80% network; 60% non-network	90% network; 70% non-network	100% PCP- directed; 60% self- directed; up to 100 days/yr	100% up to 100 days/yr	100% (when pre- authorized)
Smoking cessation sessions	80% network; 60% non-network; \$500 lifetime max	90% network; 70% non-network; \$500 lifetime max	100% after \$50 copay/network program	100% after \$50 copay/network program	100% network provider; 1 program/yr max
Smoking cessation nicotine replacement	If prescribed and full course of treatment completed	If prescribed and full course of treatment completed	100% after \$20 copay for one 4- week supply if prescribed by PCP	100% after \$20 copay for one 4- week supply if prescribed by PCP	100% or \$5 copay/30-day supply (whichever is less) for network program

Cost

Health Plan	You Only	You & Sp/DP*	You & Children	All
KingCare (Aetna) Basic				
2001 (\$176.02 paid by county)	\$ 56.32	\$ 288.66	\$ 242.19	\$ 474.53
2002 (\$195.48 paid by county)	\$ 72.00	\$ 339.48	\$ 285.98	\$ 553.46
KingCare (Aetna) Preferred				
2001 (\$176.02 paid by county)	\$ 97.32	\$ 370.66	\$ 315.99	\$ 589.33
2002 (\$195.48 paid by county)	\$ 119.20	\$ 433.88	\$ 370.94	\$ 685.62
PacifiCare Choice				
2001 (\$176.02 paid by county)	\$ 78.02	\$ 332.04	\$ 281.27	\$ 535.30
2002 (\$195.48 paid by county)	\$ 86.66	\$ 368.77	\$ 312.39	\$ 594.51
PacifiCare HMO				
2001 (\$176.02 paid by county)	\$ 44.00	\$ 264.01	\$ 220.01	\$ 440.03
2002 (\$195.48 paid by county)	\$ 48.87	\$ 293.22	\$ 244.35	\$ 488.71
Virginia Mason/Group Health Alliant				
2001 (\$176.02 paid by county)	\$ 30.94	\$ 237.91	\$ 196.51	\$ 403.46
2002 (\$195.48 paid by county)	\$ 52.93	\$ 301.39	\$ 251.66	\$ 500.06

^{*} Sp/DP = Spouse/Domestic Partner

Dental

Do you want to change dental coverage -- add or drop it, or change covered family members?

You must elect medical coverage to elect dental coverage -- you cannot elect dental coverage by itself. The coverage is provided through Washington Dental Service (WDS).

WDS increases your payment levels through its incentive program when you regularly see your dentist. For diagnostic and preventive services as well as basic and restorative services the payment level starts at 70% and increases 10% for each calendar year until you reach 100% (as long as you visit your dentist each year). For major restorative services the payment level increases from 70% to 80%, then to 85%. If you do not see the dentist during the calendar year your payment level is reduced to the next lower payment level, but never below 70%.

Washington Dental Service				
Annual deductible (doesn't apply to diagnostic and preventive services)	\$25/person, \$75/family			
Annual maximum benefit (doesn't apply to orthodontic or TMJ services)	\$2,000/person			
Covered Expenses	Plan Pays			
Diagnostic and preventive services (for example, exams,	70% - 100% (deductible doesn't apply)			
cleanings, x-rays)	Based on patient's incentive level; see dental booklet for details			
Basic services (for example, fillings, crowns, extractions, root	70% - 100%			
canals)	Based on patient's incentive level; see dental booklet for details			
Major services – restorative (for example, crowns, onlays)	70% - 85%			
	Based on patient's incentive level; see dental booklet for details			
Major services – prosthodontics (for example, dentures, implants, fixed bridges)	70%			
Orthodontic services (for adults and children)	50%, up to a \$2,500 lifetime benefit maximum (deductible doesn't apply; this benefit doesn't apply to the annual maximum benefit)			
Other Services				
Temporomandibular joint disorder (TMJ)	50%, up to a \$500 lifetime maximum for non-surgical treatment and appliances (this benefit doesn't apply to the annual maximum benefit)			
Nightguards	50%			

Cost

Washington Dental Service	You Only	You & Sp/DP*	You & Children	All
2001 (\$ 25.69 paid by county)	\$ 25.68	\$ 77.05	\$ 66.78	\$118.15
2002 (\$ 27.20 paid by county)	\$ 27.19	\$ 81.58	\$ 70.70	\$125.09

^{*} Sp/DP = Spouse/Domestic Partner

■ Vision

Do you want to change vision coverage -- add or drop it, or change covered family members?

Your vision coverage is provided through Vision Service Plan (VSP).

Vision Service Plan				
Covered Expenses	If you see a VSP provider you pay a \$10 copay and the plan pays	If you see a non-VSP provider you pay the bill in full and the plan reimburses you the following amounts minus the \$10 copay		
Exams (once every 12 months)	100%	Up to \$40		
Lenses (1 pair every 12 months)				
Single vision	100%	Up to \$40		
Bifocal	100%	Up to \$60		
Trifocal	100%	Up to \$80		
Lenticular	100%	Up to \$125		
 Progressive 	100%	Not covered		
• Tints	100%	Up to \$5		
Coatings	100%	Not covered		
Frames (once every 24 months)	100% (selected frames)	Up to \$45		
Contacts (1 pair every 12 months in place of eyeglass lenses and frames)				
Elective	100%, up to \$105	Up to \$105		
Medically necessary	100%	Up to \$210		

Cost

Vision Service Plan	You Only	You & Sp/DP*	You & Children	All
2001 (\$ 4.04 paid by county)	\$ 4.03	\$12.10	\$10.48	\$18.55
2002 (\$ 4.31 paid by county)	\$ 4.30	\$12.91	\$11.19	\$19.80

^{*} Sp/DP = Spouse/Domestic Partner

■ Benefit Eligible Family Members

Do you want to add eligible family members for coverage under your benefit plans? Do you want to drop family members from coverage? If so, indicate in the spaces provided on your open enrollment form. (If you delete a spouse/domestic partner, attach a Statement of Termination of Marriage/Domestic Partnership to your open enrollment form. The form is available at www.metrokc.gov/ohrm/benefits or from Benefits & Well-Being.)

The following family members are eligible under your coverage if you enroll them:

- Your spouse/domestic partner (copy of marriage certificate or an Affidavit of Marriage/Domestic Partnership must be filed with Benefits & Well-Being; affidavit on back of open enrollment form)
- Unmarried children of you or your spouse/domestic partner who are:
 - Under age 23 and chiefly dependent on you for support and maintenance (generally, that means you claim them on your federal tax return). A child may be your natural child, adopted child, stepchild, legally designated ward, child placed with you as legal guardian, child legally placed with you for adoption, or a child for whom you assume total or partial legal obligation for support in anticipation of adoption.
 - Named in a Qualified Medical Child Support Order as defined under federal law and authorized by the plan.

■ \$20,000 Basic Life Insurance for You

Do you want to drop the basic life insurance you purchase for yourself? You may not add it again until 2003 open enrollment for 2004, but you may drop it now (or anytime).

If you currently elect basic life insurance and die for any reason, the beneficiaries you designate receive \$20,000.

The monthly cost of basic life insurance remains the same in 2002 as it was in 2001.

Your Age	Cost Per Month
Under 25	\$ 1.00
25-29	\$ 1.20
30-34	\$ 1.60
35-39	\$ 1.60
40-44	\$ 2.00
45-49	\$ 3.20
50-54	\$ 4.80
55-59	\$ 8.60
60-64	\$ 13.20
65-69	\$ 25.40
70+	\$ 41.20

Premium Payment Plan

Do you want to pay for your Plan 1 benefits before-tax or after-tax? The monthly cost of your Plan 1 benefits is divided in half and deducted from your two regular monthly paychecks. (When there are three paychecks in a month, no deductions are taken from the last one.) You may have the deductions taken before or after federal income and Social Security taxes are withheld.

If you have deductions taken **before-tax**, this reduces your taxes. However, IRS restrictions apply:

- Any portion you pay to provide coverage to a domestic partner (DP) or DP's children is deducted after-tax
- You may not drop any coverage until the next open enrollment unless due to a qualifying change in status:
 - Death of a family member
 - Divorce or dissolution of a domestic partnership
 - Significant change in your spouse's or domestic partner's coverage due to his/her employment
- You must re-enroll for before-tax every year during open enrollment or you default to the after-tax plan.

If you pay premiums after-tax, you may drop coverage for yourself or a family member at any time.

Insurance Beneficiaries

Do you want to update your insurance beneficiaries? You may update beneficiaries anytime, but your open enrollment form provides space for you to update them now if necessary. (Your beneficiaries are not in a database, so they're not printed on your form. Refer to the copy of the last beneficiary form you submitted for current beneficiary information. Always keep copies of beneficiary and other forms for your records.)

You can designate primary and contingent beneficiaries. If your primary beneficiaries are not alive at the time of your death, your contingent beneficiaries receive your benefit. If you name multiple beneficiaries in either category (primary or contingent), their shares must add up to 100%.

If you're married and you do not choose to list your spouse as your only primary beneficiary for either life or AD&D insurance, your spouse must sign the Spouse Waiver section of the form.

■ Affidavit of Marriage/Domestic Partnership

Complete this section of your open enrollment form if you need to document a marriage or domestic partnership.

■ Resource Directory

Questions About	Contact
Plan 1, 2 or 3 Eligibility	Your Base Chief
 General Benefits Health and life insurance plans PERS enrollment Flexible Spending Account enrollment Change forms Alternate formats 	Benefits & Well-Being Yesler Building YES-HR-0500 400 Yesler Way, Seattle WA 98104-2683 Phone 206-684-1556* ■ 1-800-325-6165 x41556* ■ Fax 206-684-1925 E-mail kc.benefits@metrokc.gov Web www.metrokc.gov/ohrm/benefits
 Medical Providers (doctors, hospitals, pharmacies, mail order prescriptions, etc.) Filing claims Other plan details (covered expenses, limitations, exclusions, preauthorization) 	KingCare PO Box 91023, Seattle WA 98111-9123 Phone 1-800-654-3250* x77020 ■ 206-701-1100* E-mail kingcare@aetna.com ■ Web www.kingcare.com Express Scripts mail order Rx for KingCare PO Box 52123, Phoenix AZ 85027-2123 Phone 1-888-201-5853* ■ 1-800-296-2956* (refills) E-mail thru Web www.express-scripts.com
	PacifiCare PO Box 3005, Hillsboro OR 97123 Phone 1-800-932-3004* E-mail thru Web www.pacificare.com Prescription Solutions mail order Rx for PacifiCare PO Box 9040, Carlsbad CA 92018-9040 Phone 1-800-562-6223* E-mail thru Web www.pacificare.com
	Virginia Mason/Group Health Alliant PO Box 1207, Seattle WA 98111-1207 Phone 1-800-442-4038* E-mail info@ghc.org Web www.ghc.org/web/health_plans/alliance/allisel.jhtml
DentalProvidersFiling claimsOther plan details	Washington Dental Service PO Box 75688, Seattle WA 98125-0688 Phone 1-800-554-1907* • 206-522-2300* E-mail cservice@deltadentalwa.com • Web www.deltadentalwa.com
Vision Providers Filing claims Other plan details	Vision Service Plan PO Box 997100, Sacramento CA 95899-7100 Phone 1-800-877-7195* E-mail thru Web www.vsp.com
 Public Employees Retirement System (PERS) General information Beneficiary designation Beneficiary and address changes 	Washington State Department of Retirement Systems PO Box 48380, Olympia WA 98504-8380 Phone 1-800-547-6657 ■ 360-664-4700 ■ 360-586-5450 (TTY) E-mail recep@drs.wa.gov ■ Web www.wa.gov/drs/drs.html

^{*} TTY 1-800-833-6388 (Washington Relay Service)

Questions About	Contact
Flexible Spending Account Processing	Associated Administrators Inc./AAI PO Box 3199, Portland OR 97208-3199 Phone 1-800-334-4340* • Fax 1-800-979-8987 E-mail flex@aai-tpa.com
 Deferred Compensation Enrollment Changes (beneficiaries, contributions, allocations, etc.) Quarterly work site seminars 	T. Rowe Price PO Box 17215, Baltimore MD 21297-1215 Phone 1-888-457-5770* E-mail thru Web rps.troweprice.com/kingcounty/retirementplan/
 Counseling & Resource Referral Personal, family and work problems Financial and legal matters Child care, elder/adult care 	Making Life Easier Phone 1-888-874-7290* (24 hours a day, seven days a week)
Mildly III Child Care	Virginia Mason's Tender Loving Care Lindeman Pavilion (ninth floor) 1201 Terry Ave., Seattle WA 98101 Phone 206-583-6521* E-mail thru Web www.virginiamason.org/dbchildrens/sec2778.htm
Mortgage Assistance	Home Mortgage Assistance Program Phone 1-888-656-1733* Web www.metrokc.gov/ohrm/benefits/all/mle.htm#mortgage
 Employee ID/Keycard/Bus Pass Department ID coordinators Replacements 	Department of Construction and Facility Management Room 206 King County Administration Building 500 Fourth Ave., Seattle WA 98104 Phone 206-296-0104* Room G0263 at the Regional Justice Center 401 Fourth Ave. N, Kent WA 98032 Phone 206-205-8802*
 Employee Transportation Program Discounted ferry passes Vanpool subsidy Carpool, bike and walk incentives Ridematching services Home Free Guarantee ride home 	Employee Transportation Program Yesler Building YES-TR-0600 400 Yesler Way, Seattle WA 98104-2683 Phone 206-263-4575* E-mail emtrans@metrokc.gov Web www.metrokc.gov/ohrm/benefits/all/etp.htm
Credit Unions	King County Credit Union Multiple locations Phone 1-800-248-6928* Web www.kccu.com MetroPacific Community Credit Union Multiple locations Phone 1-800-538-0607* E-mail thru Web www.mpccu.org

^{*} TTY 1-800-833-6388 (Washington Relay Service)